

UNITED STATES BANKRUPTCY COURT  
Region 3 DISTRICT OF New Jersey

In re: Raymond A. Vasquez

Case No. 21-11342

Reporting Period: May 31, 2021

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	X
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	X
Copies of bank statements		X	X
Cash disbursements journals		NA	NA
Statement of Operations		NA	NA
Balance Sheet		NA	NA
Status of Postpetition Taxes		NA	NA
Copies of IRS Form 6123 or payment receipt		NA	NA
Copies of tax returns filed during reporting period		NA	NA
Summary of Unpaid Postpetition Debts		NA	NA
Listing of aged accounts payable		NA	NA
Accounts Receivable Reconciliation and Aging		NA	NA
Debtor Questionnaire		NA	NA

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Raymond A. Vasquez  
Signature of Debtor

06/20/2021  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

In re: Raymond A. Vasquez  
Debtor

Case No. 21-11342  
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### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	14,502.85	14,502.85
<b>RECEIPTS</b>		
Wages (Net)	4,115.63	4,115.63
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
<b>Total Receipts</b>	4,115.63	4,115.63
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	330.73	330.73
Insurance	179.39	179.39
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance	405.12	405.12
Medical Expenses		
Household Expenses	1,591.12	1,591.12
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	116.12	116.12
Gifts		
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>	2,622.48	2,622.48
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	500.00	500.00
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	500.00	500.00
<b>Total Disbursements (Ordinary + Reorganization)</b>	3,122.48	3,122.48
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	993.15	993.15
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	15,496.00	15,496.00

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Debtor

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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
NA		NA	NA
<b>Other Taxes</b>			
NA		NA	NA
<b>Other Ordinary Disbursements</b>			
		NA	
<b>Other Reorganization Expenses</b>			
NA		NA	NA

**JONJIE LLC D/B/A QUEENTAZ**  
**INCOME STATEMENT AS OF MAY 31, 2021**  
**EIN: 81-4506951**

	<u>May 31, 2021 MTD</u>	<u>May 31, 2021 YTD</u>
<b><u>Income</u></b>		
Sales	\$ 0.00	\$ 0.00
Cost of Good Sold	<u>0.00</u>	<u>0.00</u>
<b>Gross Profit</b>	0.00	0.00
<b><u>Expenses</u></b>		
Internet Expenses	129.95	649.75
Membership Fees	29.99	149.95
Professional Fees	500.00	500.00
Telephone Expense	270.34	1,345.67
Office Supplies	<u>47.81</u>	<u>47.81</u>
<b>Total Expenses</b>	(978.09)	(2,693.18)
<b>Net Income/(Loss)</b>	<u><u>\$ 978.09</u></u>	<u><u>\$ 2,693.18</u></u>



**Statement Period 04/25/21 TO 05/24/21  
SANTANDER VALUE CHECKING**

For your convenience our Customer Service Center is available from 6 am - 10 pm EST, 7 days a week.  
Call us at 1-877-768-2265  
Hearing and speech impaired customers may use 7-1-1.  
[www.santanderbank.com](http://www.santanderbank.com)

**RAYMOND ANTONIO VASQUEZ JR  
MA ASSUMPTA M VASQUEZ  
110 LUCHT PL  
SECAUCUS NJ 07094-4204**

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**SANTANDER VALUE CHECKING**

**Statement Period 04/25/21 - 05/24/21**

**RAYMOND ANTONIO VASQUEZ JR  
MA ASSUMPTA M VASQUEZ**

**Account #** [REDACTED]

**Balances**

Beginning Balance	\$13,401.48	Current Balance	\$16,459.51
Deposits/Credits	+\$9,284.97	Average Daily Balance	\$14,680.61
Withdrawals/Debits	-\$6,226.94		

**Checks Posted**

Check #	Date Paid	Amount	Reference
2360	05/20	\$500.00	0992291095

**1 Check(s) Posted = \$500.00**

**Account Activity**

Date	Description	Additions	Subtractions	Balance
04-25	<b>Beginning Balance</b>			\$13,401.48
04-26	MILL CREEK HAND SECAUCUS /NJ US CARD PURCHASE		\$19.23	\$13,382.25
04-26	CASH WITHDRAWAL SANTANDER D559 Secaucus /NJ US		\$100.00	\$13,282.25
04-26	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$19.18	\$13,263.07
04-26	E-Z*PASSNY REBI 800-333-8655 /NY US CARD PURCHASE		\$25.00	\$13,238.07
04-26	ALLSTATE NJ INS PREMIUM APR 21 *****46		\$179.39	\$13,058.68
04-28	KFC K250011 HASBROUCK HEI /NJ US CARD PURCHASE		\$36.88	\$13,021.80
04-29	NAUTICA ECOMMER 8663764184 /PA US CARD PURCHASE REFUND	\$46.33		\$13,068.13
04-29	JERSEY MIKES ON 8003217676 /NJ US CARD PURCHASE		\$15.78	\$13,052.35
04-29	VENMO 8558124430 /NY US CARD PURCHASE		\$200.00	\$12,852.35
04-29	MILL CREEK HAND SECAUCUS /NJ US CARD PURCHASE		\$19.23	\$12,833.12
04-29	AMAZON.COM*U21V SEATTLE /WA US CARD PURCHASE		\$27.70	\$12,805.42
05-03	TACO BELL #2897 HASBROUCK HEI /NJ US CARD PURCHASE		\$21.29	\$12,784.13
05-03	GOOGLE *YouTube Mountain Vie/CA US CARD PURCHASE		\$64.99	\$12,719.14
05-03	CVS/PHARMACY #0 SECAUCUS /NJ US CARD PURCHASE		\$32.93	\$12,686.21
05-03	USA WINE TRADER SECAUCUS /NJ US CARD PURCHASE		\$31.95	\$12,654.26
05-03	AMAZON.COM*2L7D SEATTLE /WA US CARD PURCHASE		\$5.32	\$12,648.94
05-03	AMAZON.COM*EY2M SEATTLE /WA US CARD PURCHASE		\$10.65	\$12,638.29
05-03	AMEX EPAYMENT ACH PMT 210503		\$200.55	\$12,437.74
05-03	PUBLIC SERVICE PSEG *****18		\$232.73	\$12,205.01
05-04	CASH WITHDRAWAL SANTANDER D559 Secaucus /NJ US		\$100.00	\$12,105.01
05-05	HUNTER BOOT USA Payroll 210430 **39	\$4,304.24		\$16,409.25
05-05	AJI ASIAN CUISI SECAUCUS /NJ US CARD PURCHASE		\$31.51	\$16,377.74
05-05	SHOPIFY* 108282 ELK GROVE VIL /IL US CARD PURCHASE		\$29.00	\$16,348.74
05-06	CASH WITHDRAWAL SANTANDER D559 Secaucus /NJ US		\$100.00	\$16,248.74
05-06	AMAZON.COM*2N15 SEATTLE /WA US CARD PURCHASE		\$24.47	\$16,224.27
05-06	AMAZON.COM*O19A SEATTLE /WA US CARD PURCHASE		\$181.53	\$16,042.74
05-07	VENMO CASHOUT 210506 *****80	\$200.00		\$16,242.74



**Account Activity (Cont. for Acct# [REDACTED])**

Date	Description	Additions	Subtractions	Balance
05-07	Hunter Boot USA 1312403198 /NY US CARD PURCHASE		\$39.27	\$16,203.47
05-10	LOWES #00907* 866-483-7521 /NC US CARD PURCHASE		\$606.70	\$15,596.77
05-10	LONGHORN STEAK ROCHELLE PARK /NJ US CARD PURCHASE		\$80.67	\$15,516.10
05-10	BONEFISH GRILL 201-864-3004 /NJ US CARD PURCHASE		\$182.32	\$15,333.78
05-11	KFC K250011 HASBROUCK HEI /NJ US CARD PURCHASE		\$36.88	\$15,296.90
05-11	CVS/PHARMACY #0 SECAUCUS /NJ US CARD PURCHASE		\$49.48	\$15,247.42
05-11	5/3 INSTALL LOAN PAYMENT 051021		\$695.42	\$14,552.00
05-13	ATM CHECK DEPOSIT D559 83	\$245.00		\$14,797.00
05-13	PANDAN BLOOMFIELD /NJ US CARD PURCHASE		\$67.91	\$14,729.09
05-13	AMAZON.COM*2L0E SEATTLE /WA US CARD PURCHASE		\$8.52	\$14,720.57
05-13	AMAZON.COM*2L7E SEATTLE /WA US CARD PURCHASE		\$77.63	\$14,642.94
05-13	ALLSTATE NJ INS PREMIUM MAY 21		\$211.82	\$14,431.12
05-14	VENMO CASHOUT 210513 *****18	\$130.00		\$14,561.12
05-14	SHOPRITE LYNDHU LYNDHURST /NJ US CARD PURCHASE		\$58.27	\$14,502.85
05-17	VENMO CASHOUT 210516 *****98	\$150.00		\$14,652.85
05-17	CASH WITHDRAWAL VV080808 VV080808 SECAUCUS /NJ US		\$100.00	\$14,552.85
05-17	CVS/PHARMACY #0 SECAUCUS /NJ US CARD PURCHASE		\$13.73	\$14,539.12
05-17	LOWE'S #1942 E RUTHERFORD /NJ US CARD PURCHASE		\$251.85	\$14,287.27
05-17	ALDI 60031 EAST RUTHERF /NJ US CARD PURCHASE		\$183.42	\$14,103.85
05-17	CASH WITHDRAWAL SANTANDER D559 Secaucus /NJ US		\$200.00	\$13,903.85
05-17	COMCAST 800-COMCAST /NJ US CARD PURCHASE		\$100.95	\$13,802.90
05-17	AMAZON.COM*2L6G SEATTLE /WA US CARD PURCHASE		\$298.36	\$13,504.54
05-18	JERSEY MIKES ON 8003217676 /NJ US CARD PURCHASE		\$42.60	\$13,461.94
05-19	HUNTER BOOT USA Payroll 210514 **39	\$4,115.63		\$17,577.57
05-19	SUPERCUTS SECAU SECAUCUS /NJ US CARD PURCHASE		\$18.00	\$17,559.57
05-20	CHECK 000000002360		\$500.00	\$17,059.57
05-21	AMAZON.COM*2R8M SEATTLE /WA US CARD PURCHASE		\$85.71	\$16,973.86
05-24	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$85.25		\$17,059.11
05-24	AMAZON.COM SEATTLE /WA US CARD PURCHASE REFUND	\$8.52		\$17,067.63
05-24	AJI ASIAN CUISI SECAUCUS /NJ US CARD PURCHASE		\$38.73	\$17,028.90
05-24	HOME GOODS # 055 LYNDHURST /NJ US CARD PURCHASE		\$61.77	\$16,967.13
05-24	SHOPRITE LYNDHU LYNDHURST /NJ US CARD PURCHASE		\$107.85	\$16,859.28
05-24	NETFLIX COM LOS GATOS /CA US CARD PURCHASE		\$19.18	\$16,840.10
05-24	E-Z*PASSNY REBI 800-333-8655 /NY US CARD PURCHASE		\$25.00	\$16,815.10
05-24	AMAZON.COM*2R84 SEATTLE /WA US CARD PURCHASE		\$85.25	\$16,729.85
05-24	VZWRLSS*BILL PA FOLSOM /CA US CARD PURCHASE		\$270.34	\$16,459.51
05-24	<b>Ending Balance</b>			\$16,459.51

## What You Need to Know About Overdrafts and Overdraft Fees

### Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan, which allows you to link other deposit accounts, such as a savings account, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

**This notice explains our standard overdraft practices.**

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Recurring Debit Card transactions
- Online Banking payments and transfers

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

**We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.**

### What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of six (6) per Business Day), and
- An additional one-time fee of **\$35** will be charged on the sixth (6th) Business Day after your account has been overdrawn for five (5) consecutive Business Days. This charge generally applies to checking, savings, and money market savings accounts. See the Fee Schedule for details.

### What if I want Santander to authorize and pay overdrafts on my ATM and one-time Debit Card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time Debit Card transactions, visit a Santander branch or call our Customer Service Center at **877-768-2265**.

### Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this.

**You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.**

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In Case of Errors or Questions About Your Electronic Transfers Telephone us at the Customer Service Center phone number shown on the top of your statement or write us at the address listed below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt.

**FOR DEBIT CARD ISSUES:**

Santander Bank  
Attn: Card Disputes Team  
MAI MB3 02 05  
P.O. Box 831002  
Boston, MA 02283-1002

**FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:**

Santander Bank  
Attn: Client Relations  
10-421-CR1  
P.O. Box 12646  
Reading, PA 19612-2646

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT**

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

You may contact your nearest branch or our Customer Contact Center at 1-877-768-2265. Hearing and speech impaired customers may use 7-1-1 or their preferred relay service. We will investigate your dispute and tell you the results of that investigation.

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Santander

RAYMOND ANTONIO VASQUEZ, JR. MA ASSUMPTA M. VASQUEZ 110 LUCHI PLAGE BRIDGEVIEW, NJ 07004		80-7209/2013	2360
DATE MAY 14, 2021			
PAY TO THE ORDER OF JOSEPH BOUND, CPA PC		\$ 500.00	
FIVE HUNDRED & NO/100		DOLLARS	
Santander Santander Bank, N.A.		[Signature]	

1286002488 # 2360 05/20/21 \$500.00



**Santander** | Online Banking

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ACCOUNT

Checking (non-interest) - \*2488

Go

### Transaction Details

Date from \*

05/24/2021



Date to \*

05/31/2021



Search

### Completed Transactions

[Advanced Search](#) [Download](#)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/28/2021	AMAZON.COM*2X24 SEATTLE /WA US CARD PURCHASE	-\$47.81	\$15,496.00
05/28/2021	AMAZON.COM*2R2H SEATTLE /WA US CARD PURCHASE	-\$42.64	\$15,543.81
05/28/2021	AMAZON.COM*2R9R SEATTLE /WA US CARD PURCHASE	-\$26.65	\$15,586.45
05/27/2021	JARROD & SONS I SALE 210527	-\$153.27	\$15,613.10
05/27/2021	AMAZON.COM*2R1M SEATTLE /WA US CARD PURCHASE	-\$139.57	\$15,766.37
05/27/2021	ALDI 60031 EAST RUTHERF/NJ US CARD PURCHASE	-\$257.12	\$15,905.94
05/26/2021	SMASHBURGER #13 3036331500 /NJ US CARD PURCHASE	-\$33.21	\$16,163.06
05/25/2021	ALLSTATE NJ INS PREMIUM MAY 21 *****46	-\$179.39	\$16,196.27
05/25/2021	SUEZ SUEZ 210525	-\$60.39	\$16,375.66
05/25/2021	AMAZON.COM*2R2D SEATTLE /WA US CARD PURCHASE	-\$23.46	\$16,436.05
05/24/2021	VZWRLSS*BILL PA FOLSOM /CA US CARD PURCHASE	-\$270.34	\$16,459.51